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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of Brown et al. Serial No.: 10/022,165 Confirmation Number: 3985 Filed: 12/17/2001 Title: PROVIDING ACCOUNT USAGE FRAUD PROTECTION Docket: AUS920010844US1	: Before the Examiner: : : Group Art Unit: 2643 : Amy J. Pattillo : P.O. Box 161327 : Austin, Tx 78716 : 512-402-9820
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Sir:

Applicants submit herewith patents, publications, or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an admission that any patent, publication, or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(g) the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists.

The attached form, a substitute for PTO-1449, provides a listing of patents, publications, or other information as required by 37 CFR 1.98(a)(1). Copies of the each of the items on PTO-1449 are not required because each item cites a US patent application or US patent.

Applicants note that the enclosed Information Disclosure Statement is filed prior to the first Office action on the merits, and therefore no fee is required. 37 CFR 1.97(b)(3). In the event a fee is required in connection with the enclosed Information Disclosure Statement, the Commissioner of Patents and Trademarks is authorized to charge Deposit Account No. 09-0447 for the necessary amount.

Respectfully submitted,



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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
Substitute for Form 1449/PTO

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In re application of: Brown et al.

Serial No.: 10/022,165

Confirmation Number: 3985

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Art Unit: 2643

Docket: AUS920010844US1

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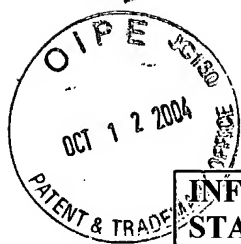
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Examiner Signature		Date Considered	
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STATEMENT BY APPLICANT**
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In re application of: Brown et al.
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Art Unit: 2643
Docket: AUS920010844US1

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Examiner Initials	Line	Foreign Document Number/Type	Publication Date	Patentee/ Applicant	Classification	Trans

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Line	Author, Title, Type, Date, Pages, Volume/Issue, Publisher, City/Country where Published	Trans

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